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14
15 IN THE UNITED STATES DISTRICT COURT
16 EASTERN DISTRICT OF WASHINGTON

17 ANDREW WEISS,

18)

19) Case No.:

20 Plaintiff,

21)

22) COMPLAINT FOR DAMAGES

23 vs.

24)

25) JURY DEMANDED

26 CAVALRY SPV I, LLC, a Delaware

27)

28 limited liability company,

29)

30 Defendant.

31)

32)

33 I. INTRODUCTION

34 Plaintiff Andrew Weiss (“Plaintiff”), a Washington resident, brings this action

35 by and through his undersigned counsel, against Defendant Cavalry SPV I, LLC,

36 (“Defendant Cavalry”), and alleges the following:

37 ////

38 COMPLAINT - 1

39

II. JURISDICTION AND VENUE

2.1 Jurisdiction of this Court arises under 15 U.S.C. § 1692k (d), 28 U.S.C. § 1337 and 28 U.S.C. § 1331. If applicable, the Court also has pendent jurisdiction over the state law claims in this action pursuant to 28 U.S.C. § 1367(a).

2.2 Venue is proper in this judicial district pursuant to 28 U.S.C. § 1291(b)(2).

III. NATURE OF THE ACTION

3.1 Plaintiff brings this action for damages for Defendant Cavalry's actions of using unfair and unconscionable means to collect a debt.

3.2 Defendant Cavalry's actions violated § 1692 *et seq.* of Title 15 of the United States Code, commonly referred to as the Fair Debt Collection Practices Act ("FDCPA") which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices.

3.3 Plaintiff is seeking damages, declaratory, and injunctive relief.

IV. PARTIES

4.1 Plaintiff is a natural person, a resident of Washington State, and is a
“Consumer” as defined by 15 U.S.C. § 1692(a)(3).

4.2 Defendant Cavalry is a “debt collector,” as defined by 15 U.S.C. § 1692a(6)

- 1 4.3 All acts done by Defendant Cavalry were done on its own behalf.
- 2 4.4 Defendant Cavalry is a Delaware limited liability company engaged in
- 3 the business of collecting debts in Washington State.
- 4 4.5 Defendant Cavalry's headquarters are located at 500 Summit Lake Dr.
- 5 #400, Valhalla, NY, 10595.
- 6 4.6 Defendant Cavalry is a "collection agency," as defined by RCW
- 7 19.16.100(4)(d).

8 V. ALLEGATIONS OF FACT

- 9 5.1 Sometime prior to February 2013, Plaintiff allegedly incurred an
- 10 obligation to Capitol One Bank
- 11 5.2 The Capitol One Bank obligation arose out of a transaction in which
- 12 money, property, insurance or services, which are the subject of the
- 13 transaction, are primarily for personal, family, or household purposes.
- 14 5.3 The alleged Capitol One Bank obligation is a "debt" as defined by 15
- 15 U.S.C. § 1692a(5).
- 16 5.4 On or about February 14, 2013, Plaintiff's alleged Capitol One Bank
- 17 debt was sold to Defendant Cavalry.
- 18 5.5 In December 2015, Defendant Cavalry sued Plaintiff in the Spokane
- 19 County Superior Court.

1 5.6 In January 2016, Defendant Cavalry obtained a default judgment
2 against Plaintiff.

3 5.7 In September 2018, Defendant Cavalry obtained a writ of garnishment
4 against Plaintiff's financial institution.

5 5.8 In April 2019, Defendant Cavalry obtained a another writ of
6 garnishment against Plaintiff's financial institution.

7 5.9 At or about the same date that the writ of garnishments were sent to the
8 Plaintiff's financial institution, Defendant Cavalry, through its counsel,
9 also sent an exemption claim form to the Plaintiff.

10 5.10 The exemption claim form sent to Plaintiff is a "communication" under
11 15 U.S.C. § 1692a(2).

12 5.11 RCW 6.27.130 requires that an exemption claim form be served or
13 mailed to the judgment debtor.

14 5.12 The exemption claim form found at RCW 6.27.140 is a mandatory form
15 that must be printed or typed in no smaller than size twelve-point font
16 and contain the statutorily-required contents.

17 5.13 The RCW 6.27.140 exemption claim form contains check boxes for
18 claiming specific exemptions for money in a financial institution,
19 including the following:

1 IF BANK ACCOUNT IS
2 GARNISHED:

3 [] The account contains payments
4 from:
5 [] Temporary assistance for needy
6 families, SSI, or other public
7 assistance. I receive \$
8 monthly.
9 [] Social Security. I receive \$
10 monthly.
11 [] Veterans' Benefits. I receive
12 \$ monthly.
13 [] Federally qualified pension, such as
14 a state or federal pension,
15 individual retirement account
16 (IRA), or 401K plan. I receive
17 \$ monthly.
18 [] Unemployment Compensation. I
19 receive \$ monthly.
20 [] Child support. I receive \$
21 monthly.
22 [] Other. Explain
23 [] \$2,500 exemption for private
24 student loan debts.
25 [] \$500 exemption for all other debts.

26 IF EXEMPTION IN BANK
27 ACCOUNT IS CLAIMED, ANSWER
28 ONE OR BOTH OF THE
29 FOLLOWING:

30 [] No money other than from above
31 payments are in the account.
32 [] Moneys in addition to the above
33 payments have been deposited in
34 the account. Explain

1 5.14 Defendant Cavalry removed two of the exemptions from the exemption
2 claim form.

3 5.15 The removed exemptions are those which allow for: 1) exemption of
4 \$2500 in student loan money; and 2) the \$500 cash exemption.

5 5.16 Defendant Cavalry's removal of these exemptions was intentional and
6 systematic.

7 5.17 Defendant Cavalry has sent out at least hundreds of exemption claim
8 forms to Washington residents with the aforementioned exemptions
9 removed.

10 5.18 Defendant Cavalry's removal of the exemptions from the checkbox list
11 makes it more difficult for judgment debtors to claim exemptions.

12 5.19 Removing the exemptions that may be claimed by checking a box may
13 influence how and whether a consumer will respond to a garnishment.

14 **VI. FIRST CAUSE OF ACTION**
15 **Violations of the Fair Debt Collection Practices**
16 **Act 15 U.S.C. §§ 1692e and 1692f, *et seq.***

17 6.1 Plaintiff repeats, reiterates, and incorporates the allegations contained
18 in the paragraphs above herein with the same force and effect as if the
same were set forth at length herein.

19 6.2 Defendant Cavalry's debt collection efforts attempted and/or directed
20 towards Plaintiff violated 15 U.S.C. §§ 1692e and 1692f of the FDCPA.

1 6.3 15 U.S.C. § 1692e states that a debt collector may not use any false,
2 deceptive, or misleading representation or means in connection with the
3 collection of any debt.

4 6.4 15 U.S.C. § 1692f states that a debt collector may not use any unfair or
5 unconscionable means to collect a debt.

6 6.5 Defendant Cavalry's removal of meaningful information from the
7 exemption claim form is unfair, unconscionable, and violates 15 U.S.C.
8 § 1692f.

9 6.6 By reason thereof, Defendant Cavalry is liable to Plaintiff for judgment
10 that Defendant Cavalry's conduct violated 15 U.S.C. §§ 1692e and
11 1692f of the FDCPA, actual damages, statutory damages, costs and
12 attorney's fees.

13 **VII. REQUEST FOR PRESERVATION OF EVIDENCE**

14 7.1 Preserve all forms of electronic data, regardless of where the data exists,
15 without modification to or deletion of any potentially discoverable data;

16 7.2 Suspend all procedures that may alter or delete computer data;

17 7.3 Prevent deleting, overwriting, defragmenting, or compressing the data;

18 7.4 Preserve all archived back-up tapes and ensure that (a) if archive tapes
19 are rotated, the relevant tapes are removed from the rotation; and (b) if
20 backups are made to hard drives, preserve the hard drive as well;

- 1 7.5 Preserve the contents of all hard drives, network drives, tape drives,
2 optical drives, floppy disks, CD and DVD drives, and all other types of
3 drives or media that are within the possession, custody, or control of all
4 people who have knowledge of relevant facts and those who work with
5 them, such as assistants;
- 6 7.6 Preserve the contents of all information on portable computers—such
7 as laptops, palmtops, or tablets—used by those people, as well as home
8 computers, if these are used for work purposes;
- 9 7.7 Preserve the contents of all data on computers that were used since the
10 limitations period on the lawsuit began (for example; five years prior to
11 filing) but that are no longer in use; and
- 12 7.8 Disclose electronic information in the Rule 26 initial disclosures.

VIII. PRAYER FOR RELIEF

14 WHEREFORE, Plaintiff demands judgment against Defendant Cavalry as
15 follows:

- 16 8.1 Statutory damages pursuant to 15 U.S.C. § 1692k(a)(2)(A) of
17 \$1,000.00;
- 18 8.2 Awarding Plaintiff actual damages sustained under the FDCPA;
- 19 8.3 Reasonable attorney's fees and costs pursuant to 15 U.S.C. §
20 1692k(a)(3);

1 8.4 Declaratory judgment that Defendant Cavalry's practices complained
2 of herein violate the FDCPA;

3 8.5 Injunctive relief permanently enjoining Defendant Cavalry's practices
4 complained of herein; and

5 8.6 Such other and further relief as the Court may deem just and proper.

6 DATED this 31st day of May, 2019.

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